

Document Page 1 of 20
Amended 10/1/2016

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

Debtor: SHERLONDA STANDFIELD SSN: XXX-XX-9258
 Joint Debtor: _____ SSN: XXX-XX-
 Address: 1013 Evelyn St
Tupelo, MS 38801

CASE NO. 16-13240
 Median Income: ☐ Above ☒ Below

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 523.00 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Mississippi Methodist Senior Services
2800 W Main St
Tupelo, MS 38801

- (B) Joint Debtor shall pay \$ _____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ _____ at \$ _____/month
 Mississippi Dept. of Revenue: \$ _____ at \$ _____/month
 Other/_____: \$ _____ at \$ _____/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

POST PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____.
 To be paid ☐ direct, ☐ through payroll deduction, or ☐ through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Wells Fargo Home Mortgage Beginning 12/01/2016 @ \$ 597.00 ☒ Plan ☐ Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ ☐ Plan ☐ Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ ☐ Plan ☐ Direct

Mtg arrears to Wells Fargo Home Mortgage Through 11/01/2016 \$ 2,388.00 @ \$ 39.80 /mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo

Debtor's Initials _____ Joint Debtor's Initials _____ Chapter 13 Plan, Page 1 of _____

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Santander Consumer	2011 Lincoln MKS		\$8,499.00	\$12,345.00	5	AMT. OWED
Danco Finance	52 ich RCA HD Flatscr		\$1,995.00	\$800.00	5	AMT. OWED
Title Cash	2008 Buick Lucerne		\$856.00	\$4,554.00	5	AMT. OWED

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS total approximately \$ 21,854.00. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 10 %(percent) MINIMUM, or a total distribution of \$ 2,185.00, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total attorney fee charged: \$ 3,200.00
Attorney fee previously paid: \$ 0.00
Attorney fee to be paid in plan: \$ 3,200.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Telephone/Fax: _____

Attorney for Debtor (Name/Address/Phone/Email)

Catherine Umberger

PO Box 9

Tupelo, MS 38808

Telephone No. 662-841-8844

Facsimile No. 662-680-3178

Email address tlj@mayfieldlawfirm.com

DATED: 10/06/2016

DEBTOR'S SIGNATURE

/s/Sherlonda Standfield

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/Catherine Umberger

CERTIFICATE OF SERVICE

I, **Catherine Umberger**, the undersigned counsel, do hereby certify that I have this day served a true and correct copy of the foregoing **Amended Chapter 13 Plan and Notice to Creditors** via electronic e-mail and/or United States mail, postage prepaid, upon the following:

See attached list of Creditors

DATED: October 6, 2016

/s/ Catherine Anne Umberger

CATHERINE UMBERGER, ESQ

NOTICE TO ALL CREDITORS YOU HAVE 21 DAYS TO OBJECT TO THE AMENDED PLAN BY FILING AN OBJECTION WITH THE BANKRUPTCY COURT AT : UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF MS, THAD COCHRAN U.S. COURTHOUSE, 703 HWY 145 NORTH, ABERDEEN, MS 39730.